HEALTHY AND UNHEALTHY LIVES ASSURED

THE CATHOLIC LAW and GENERAL

LIFE ASSURANCE COMPANY, 8, New Coventry-street, Leicester-square, London; and 18, Rue Tronchet, Paris; incorporated under the 7th and 8th Vict. cap. 110.

This Company assures Diseased as well as Healthy Lives.

Lives declined by other offices accepted at equitable rates.

The Board meets every Thursday at 2 o'clock. Prospectuses, [illegible], and any information furnished on application to the [illegible] or Secretary.

WILLIAM HENRY ARCHER, Actuary.
WILLIAM NORRIS, Secretary.

LONDON ASSURANCE CORPORATION.

—Established by Royal Charter, in the reign of George I., 1720.

For LIFE, FIRE, and MARINE ASSURANCES.
Head Office, No. 7, Royal Exchange.
Branch Office, No. 10, Regent-street.
ACTUARY.—PETER HARDY, Esq., F.R.S.

THIS CORPORATION has effected ASSURANCES on LIVES for a period of ONE HUNDRED AND THIRTY YEARS.

FIRE INSURANCES effected at moderate rates upon every description of property.

MARINE INSURANCES at the current premiums of the day.

JOHN LAURENCE, Secretary.

UNDER THE SPECIAL PATRONAGE OF
HER MOST GRACIOUS MAJESTY THE QUEEN,
AND
FIELD MARSHAL
HIS ROYAL HIGHNESS PRINCE ALBERT, K.G., &c.

THE ROYAL NAVAL, MILITARY,

AND EAST-INDIA
LIFE ASSURANCE SOCIETY.
Established A.D. 1837,
FOR GENERAL ASSURANCE ON LIVES.
13, Waterloo-place, London.

DIRECTORS.

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James Frederick Nugent Daniell, Esq., Deputy-Chairman.

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Major-Gen. Sir J. Cockburn, Bt., G.C.H.	Archibald Hair, Esq., M.D.
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	Captain William Cuppage, R.N.
	Captain Michael Quin, R.N.
	Major-Gen. Sir Dudley St. Leger Hill, K.C.B.

BANKERS—Messrs. Coutts and Co., 59, Strand.

PHYSICIAN—Sir Charles Ferguson Forbes, M.D., K.C.H., F.L.S.

COUNSEL—J. Measure, Esq., 4, Serle-street, Lincoln's-Inn-Fields.

SOLICITOR—Stephen Garrard, Esq., 13, Suffolk-street, Pall Mall East.

ACTUARY.—John Finlaison, Esq., the Government Calculator, and President of the Institute of Actuaries.

Assurances are granted upon the lives of persons in every profession and station in life, and for every part of the world, with the exception of the Western Coast of Africa within the Tropics.

The Rates of Premiums are constructed upon Sound Principles with reference to every Colony, and, by payment of a moderate addition to the Home Premium, in case of increase of risk, persons assured in this office may change from one climate to another, without forfeiting their Policies.

Four-Fifths of the Profits are divided amongst the Assured.

JOSEPH CARTWRIGHT BRETTELL, Secretary.

PHŒNIX FIRE ASSURANCE

COMPANY, Lombard-street, and Charing-cross, London. Established in 1782.

TRUSTEES AND DIRECTORS.

SIR ROBERT HARRY INGLIS, Bart., M.P.

Mathias Attwood, Esq.	James Horne, Esq.
Decimus Burton, Esq.	John Dorrien Magens, Esq.
Charles Edward Coope, Esq.	J. Masterman, Esq., M.P.
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Henry Grace, Esq.	Charles Hampden Turner, Esq.
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Henry Hodgson, Esq.	Thomas Wilson, Esq.

ASSISTANT DIRECTOR—Thomas Richter, Esq.

AUDITORS.
John Davis, Esq.
John Hodgson, Esq. James Alexander Gordon, M.D.

SECRETARIES.
Wilmer Harris, Esq. George William Lovell, Esq.

ARCHITECT AND SURVEYOR—John Shaw, Esq.

SOLICITORS—Messrs. Dawes and Sons, Angel-court.

Insurances against Loss by Fire are effected by the PHŒNIX COMPANY upon every description of Property, in every part of the world, on the most favourable Terms.

Persons insuring with the PHŒNIX COMPANY are not liable to make good the losses of others, as is the case in some offices.

Insurances with this Company expiring at Lady-day must be renewed within Fifteen days thereafter, or they will become Void.

Receipts are now ready at the principal Offices, Lombard-street and Charing-cross, and with the respective Agents throughout the United Kingdom.

WESTERN LIFE ASSURANCE and

ANNUITY SOCIETY, 3, Parliament-street, London.

DIRECTORS.

Henry E. Bicknell, Esq., 25, Upper Bedford-place.
William Cabell, Esq., Newington-place, Surrey.
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George Henry Drew, Esq., Parliament-street, Westminster.
William Evans, Esq., Chesham-street, Belgrave-square.
William Freeman, Esq., Millbank-street.
Francis Fuller, Esq., 29, Abingdon-street.
Joseph Henry Goodhart, Esq., Upper Tooting.
Thomas Grissell, Esq., Palace-yard, Westminster.
James Hunt, Esq., 11, Parliament-street.
John Arscott Lethbridge, Esq., Greenwich Hospital.
Edmund Lucas, Esq., Millbank-street.
Frederick Lye Reeve, Esq., Millbank.
Arthur B. White, Esq., Millbank-street, and Swanscombe.
Joseph Carter Wood, Esq., Artillery-place, Westminster.

[illegible] declared at the First Division of Profits, 31st December, 1847. A valuation of the Society's assets and liabilities was made at the close of its first financial period, on the 31st December, 1847, and after setting aside an ample reserve fund, a bonus was allotted to the assured out of their share in three-fourths of the net profits, which is highly satisfactory, and, when the moderate rates of premium charged by this Society are compared with the very high rates usually required for the same amount of policy, the bonus here allotted will be found to be very advantageous.

The following specimens will serve as illustrations of this point:—

	Original Amount Assured.	Annual Premiums.	Bonus.	Amount now Assured.
	£	£ s. d.	£ s. d.	£ s. d.
1842, age 30	1,000	20 15 0	127 3 0	1,127 3 0
1842, age 35	1,000	25 13 0	75 15 0	1,075 15 0
1842, age 40	1,000	34 14 0	185 9 0	1,185 9 0

The next division of profits will take place at the close of the year [illegible], and the attention of the public is invited to the tables [illegible] advantages offered to assurers by the Society. (See [illegible] prospectus.)

[illegible] Rates of Premium for Assuring 100l. with a share in three-fourths of the profits:—

Age	£ s. d.	Age	£ s. d.
[illegible]	1 14 4	30	2 10 6
[illegible]	1 18 8	37	2 18 4
[illegible]	2 4 3	40	3 6 3

Valuable privilege.—Policies effected in this office do not become void through temporary difficulty in paying a premium, as permission is given, upon application, to suspend the payment at interest, according to the conditions detailed in the prospectus.

Proposal forms, with every information as to the mode of effecting assurances, may be obtained, either by letter or personal application to the Actuary, 3, Parliament-street, Westminster, or to any of the Society's agents in the country.

ARTHUR SCRATCHLEY, M.A., F.R.S., Actuary and Secretary.

VICTORIA LIFE ASSURANCE

COMPANY, 18, KING WILLIAM STREET, CITY.—Established 1838.

DIRECTORS.

BENJAMIN HAWES, Esq. Chairman.
THOMAS NESBITT, Esq. Deputy-Chairman.

Charles Baldwin, Esq.	W. K. Jameson, Esq.
John Barnard, Esq.	John Knill, Esq.
George Denny, Esq.	John Nolloth, Esq.
Bryan Donkin, Esq., F.R.S.	Charles Phillips, Esq.
Aaron Goldsmid, Esq.	Daniel Sutton, Esq.
Sidney Gurney, Esq.	O'B. Bellingham Woolsey, Esq.

Assurers in this Company have the guarantee of an ample subscribed capital, and careful and economical management. The success of the Society is manifest from the fact that since its establishment more than 2,800 Policies have been issued, assuring over 1,300,000l., while its assets stand at 125,000l. and upwards, with an income of 50,000l. a-year, steadily increasing.

CREDIT OF ONE-THIRD OF THE PREMIUMS TILL DEATH.—When an assurance is taken out for the whole term of life, one-third of the annual premiums may remain unpaid till death.

CREDIT OF HALF THE PREMIUMS FOR FIVE YEARS.—When an assurance is effected for the whole term of life, one-half of the annual premiums may remain on credit for five years at 5 per cent. per annum interest, to be paid off at the expiration of the five years, or to remain as a charge upon the policy, as may be agreed upon.

PROFITS—BONUS.—Four-fifths, or 80 per cent., of the entire profits of the Company are appropriated every seven years to parties who have been assured on the profit scale for three clear years; the bonus may be applied either in addition to the sum assured or in reduction of the future premiums.

LOANS.—Advances are made to assurers on assignable property or income, and also on the guarantee of most undoubted personal sureties.

WILLIAM RATRAY, Actuary and Secretary.

THE YORKSHIRE FIRE and LIFE

INSURANCE COMPANY. Established at York, 1824, and empowered by Act of Parliament. Capital 500,000l.

TRUSTEES.
Lord Wenlock, Escrick Park.
G. L. Thompson, Esq., Sheriff-Hutton Park.
Robt. Swann, Esq., York.

BANKERS.—Messrs. Swann, Clough, and Co., York.

ACTUARY AND SECRETARY.—Mr. W. L. Newman, York.

The attention of the public is particularly called to the terms of this Company for life insurances, and to the distinction which is made between male and female lives.

Extract from the Table of Premiums for Insuring 100l.

Age next birth-day.	A MALE.	A FEMALE.	Age next birth-day.	A MALE.	A FEMALE.
	Whole Life Premiums			Whole Life Premiums	
10	1 7 6	1 5 0	46	3 11 6	3 3 3
13	1 9 3	1 7 0	50	4 1 9	3 12 3
16	1 11 3	1 9 10	53	4 11 8	4 0 6
20	1 14 4	1 11 6	56	5 4 9	4 14 0
23	1 17 0	1 13 6	60	6 0 0	5 12 6
26	2 0 3	1 16 3	63	7 4 0	6 9 6
*30	2 5 0	1 19 9	66	8 4 0	7 10 6
33	2 8 6	2 2 10	70	10 0 4	9 7 6
36	2 13 0	2 6 4	73	11 16 3	11 0 6
40	3 0 9	2 12 0	76		13 1 0
43	3 5 3	2 17 3	80		15 11 10

* EXAMPLE.—A Gentleman whose age does not exceed 30, may insure 1,000l. payable on his decease, for an annual payment of 22l. 10s.; and a Lady of the same age can secure the same sum for an annual payment of 19l. 17s. 6d.

Prospectuses, with the rates of premium for the intermediate ages, and every information may be had at the Head Office in York, or of any of the Agents.

FIRE INSURANCES are also effected by this Company on the most moderate terms. AGENTS are WANTED in those Towns where no appointments have been made. Applications to be made to Mr. W. L. NEWMAN, Actuary and Secretary, York; or to Mr. HENRY DINSDALE, 12, Wellington-street, Strand, Agent for London.

GUARDIAN FIRE and LIFE ASSURANCE COMPANY,

No. 11, Lombard-street, London.

DIRECTORS.

JOHN MARTIN, Esq., M.P., CHAIRMAN.
THOMPSON HANKEY, Jun. Esq., DEPUTY-CHAIRMAN.

Henry Hulse Berens, Esq.	George Lyall, Esq.
John Dixon, Esq.	Stewart Marjoribanks, Esq.
Francis Hart Dyke, Esq.	Rowland Mitchell, Esq.
Sir Walter R. Farquhar, Bart.	James Morris, Esq.
John Harvey, Esq.	Henry Norman, Esq.
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George Johnstone, Esq.	John Thornton, Esq.
John Labouchere, Esq.	James Tulloch, Esq.
John Loch, Esq.	Henry Vigne, Esq.

AUDITORS.

A. W. Roberts, Esq.	Henry Sykes Thornton, Esq.
Lewis Loyd, Jun., Esq.	John Henry Smith, Esq.

ACTUARY—Griffith Davies, Esq., F.R.S.

LIFE DEPARTMENT.—Under the provisions of an Act of Parliament, recently obtained, this Company now offers to future insurers a LOW RATE OF PREMIUM without participation in profits, or a moderate scale of Premiums with FOUR-FIFTHS OF THE PROFIT to be derived from all Assurances hereafter effected.

The Divisions of Profits which heretofore have been made Septennially will in future be made QUINQUENNIALLY, the first of such Divisions to be declared in June, 1855, when all Participating Policies which shall have subsisted at least one year at Christmas, 1854, will be allowed to share in the profits.

At the several past Divisions of Profits made by this Company, the Reversionary Bonuses added to the Policies from one-half the Profits amounted, on an average of the different ages, to about One per Cent. per Annum on the sums insured, and the total Bonuses added at the four Septennial Divisions exceeded 770,000l.

FOREIGN RISKS.—The Extra Premiums required for the East and West Indies, the British Colonies, and the northern parts of the United States of America, have been materially reduced.

LOANS granted on Life Policies to the extent of their values, provided such Policies shall have been effected a sufficient time to have attained in each case a value not under 50l.

In the FIRE DEPARTMENT, a Return of Profit was declared on the 8th of June, upon the Premiums received on all Policies which had been in force seven years at Christmas, 1848, and the same is now in course of payment daily (Friday and Saturday excepted) between the hours of 10 and 3 o'clock, at the Head Office; and also by the Agents in the Country Districts.

NOTICE IS HEREBY GIVEN, that assurances which expire at Lady-day must be renewed within fifteen days at this Office, or with Mr. SAMS, No. 1, St. James-street, corner of Pall-mall; or with the Company's Agents throughout the kingdom, otherwise they become void.

GEO. KEYS, Secretary.

INVENTORS' AID ASSOCIATION.

—(Provisionally Registered.) The Capital of the Association to be raised by Shares of 2l. each.

BANKERS—Messrs. Spooner, Attwood, and Co., Gracechurch-street.
COUNSEL—Thos. Webster, Esq., 2, Pump-court, Temple.
SOLICITOR—George Fitch, Esq., 23, Southampton-street, Bloomsbury.

The INVENTORS' AID ASSOCIATION has been formed for the purpose of affording to Inventors the means of obtaining Letters Patent for their inventions, and providing opportunities for a beneficial disposal of Patent Rights obtained by the aid of this Association.

Applications for the remaining shares to be made, accompanied with a reference, to the Secretary, at the offices of the Association, of whom also prospectuses, and every information, can be obtained.

The Secretary will be happy to wait upon any gentleman who may favour him with an interview, to explain the objects and intentions of the Association.

The Committee are prepared to appoint Agents in the provincial towns, on application with references being made to the Secretary of the Association.

Office Hours from 10 to 4 o'clock.

WILLIAM H. ROBERTSON, Secretary.
3, Beaufort-buildings, Strand, London.

THE RENT GUARANTEE SOCIETY.

Incorporated under the 7 & 8 Victoria, c. 110.
Capital, 100,000l.—No. 3, Charlotte-row, Mansion-house, London.

DIRECTORS.

Charles Bailey, Esq., Bennett's-row, Cheapside.
W. Sampson Hodgkinson, Esq., 80, Upper Thames-street.
Jas. Ridgway, Esq., 169, Piccadilly.
Richard Morris, Esq., King's Farm Lodge, Richmond, Surrey.
Lemuel Brocklebank, Esq., Greenwich, Kent.
C. W. Johnson, Esq., F.R.S., Gray's-inn-square, and Croydon.
Henry John Maxwell, Esq., 8, Wimpole-street.
Frederick Twynam, Esq., Bishop Stoke, Hants.

AUDITORS.

J. Britten, Esq., jun., Basinghall-street.
W. Richmond, Esq., Great Scotland-yard, Westminster.
F. A. Davey, Esq., 32, Milk-street, City.

BANKERS—The London Joint-Stock Bank.

SOLICITORS.

Mr. J. W. Flower, 61, Broad-street.
Mr. Frederick West, 16, Gresham-street.

SURVEYORS.

Messrs. Davis and Vigers, 3, Frederick-place, Old Jewry.

Policies of Assurance are granted by this Society at a moderate charge for collection and guarantee for securing to landlords the payment of the amount of their rents on a day certain;

To the Clergy, their tithe rent-charge;
To Trustees, their Trust Income;
To Mortgagees, their Interest; and
To Mortgagors, the Surplus Income from the property.

The Society, in undertaking the collection of rent without guarantee, afford the security of its capital for the immediate and punctual payment of the amounts collected; and will, if required, undertake the entire management of any property.

FREDERICK TWYNAM, Resident Director.

BRITISH GUARANTEE ASSOCIATION.

—London: 9, Waterloo-place. Edinburgh: 127, Princes-street.

DIRECTORS.

CHAIRMAN—THOMAS QUESTED FINNIS, Esq., Alderman.

John Howell, Esq.	Sir Robert W. C. Brownrigg, Bart.
Henry Charles Chilton, Esq.	Frederick Wm. Caldwell, Esq.

Major H. B. Henderson, H.E.I.C.S.

The Association, by its Act of Parliament, is subject to the annual supervision of the Board of Trade. It gives security for the fidelity of persons in situations of trust, and thereby provides to the employer a safeguard against loss arising through dishonesty or failure to account, in lieu of the uncertain protection afforded by private guarantee.

The Lords Commissioners of her Majesty's Treasury sanction the guarantee of this Association being taken for the fidelity of officers in every department, who are required to give security to the Crown; and the Directors receive proposals from persons employed in the

Treasury	Inland Revenue
Home Office	Customs
Colonial Office	Woods and Forests
Exchequer	Post Office
Admiralty	Poor Law Commission (exempt from Stamp Duty)
War Office	New County Courts
Royal Mint	
Ordnance	

Also from Treasurers, Actuaries, or other Officers of the

Savings Banks,	The Bonds are certified by John Tidd Pratt, Esq., and are exempt from Stamp Duty.
Friendly Societies,	
Loan Societies,	
Government Annuity Societies,	
Benefit Building Societies.	

Managers under the Joint-Stock Companies Winding-up Act, and all Public and Private Institutions, Receiverships, Insurance and Railway Companies, Banks, Mercantile Houses, and all other situations where security is required.

R. S. STRICKLAND, Secretary.

LAWRENCE and CO., 55, Parliament-street,

Westminster, and 16, York-place, Lambeth, Manufacturers and Dealers in Zinc, &c.—Fumis, 1s. Chimney Shafts 1s. per foot; various sorts of chimney-cowls and tops, perforated zinc in sheets, 3½d. per foot; rain pipe, 3 in., 4d. per foot; bell tube, 3½d. per lb. Baths, windows, skylights, drawn bar, &c. &c. to order. Zinc or brass plates supplied or engraved in best manner. Spelter and sheet zinc and nails at lowest market prices.

ZINC, from the VIEILLE MONTAGNE

MINING COMPANY, is the purest known, free from alloy of iron, lead, or sulphur. It is supplied in spelter for brass founders, &c., and in sheets for ship sheathing and roofings of all kinds, and nails of all dimensions. It may be had at the following Agents', who have always a large stock in hand:—

London—Messrs. Charles Devaux and Co.; Mr. Charles Jack; Mr. William Sharrow.
Birmingham—Mr. John Barwell.
Liverpool—Messrs. E. Zwilchenbart and Co.
Manchester—Messrs. Rich. Johnson and Brother.
Leeds—Messrs. J. G. and T. Hope.
Hull—Messrs. Thomas B. Morley and Co.
Newcastle-upon-Tyne—Mr. Benjamin Plummer.
Leith—Messrs. Robert Anderson and Co.
Glasgow—Messrs. A. G. Kidston and Co.
Bristol—Messrs. Morgan, M'Arthur and Co.
Plymouth—Messrs. Luscombe, Driscoll, and Co.
Southampton—Mr. W. J. Lefeuvre.
Peterborough—William P. Stanley.
Ipswich—George Harpham.

Zinc from 20 to 24 oz. per square foot is generally used for roofings, which come at least one-third cheaper than slate coverings; and the ship sheathing, which lasts from five to six years, comes two-thirds cheaper than copper or yellow metal. And if the zinc coverings are made of the Vieille Montagne Zinc, and under the superintendence of Mr. FREDERICK BROWN, the surveyor of the Company (for which no charge whatever is made), a guarantee will be given of its durability.—For further particulars and prices, apply to Mr. H. F. SCHMOLL, General Agent for England, at the Company's Offices, No. 12, Manchester-buildings, Westminster-bridge, London.

PASCAL'S PATENT FUMIVORE and

SELF-ACTING VENTILATOR.—The attention of the public is respectfully directed to this truly valuable invention. The scientific arrangement of this apparatus entirely obviates the inconvenience and annoyance of smoky chimneys, arising from any cause whatever. It is also adapted to all purposes of sanitary ventilation, particularly in places of public resort, schools, chapels, barracks, banks, large retail shops, hospitals, taverns, ships' cabins, and such other places where gas is consumed or close stoves are in use. It obviates the necessity of all chimney-stacks or high tubes. For further particulars apply to Mr. SEPTIMUS BRAITHWITE, 100, Great Russell-street, Bloomsbury, London, where contracts may be entered into for the warming by improved methods, and ventilating of any building.

DR. ARNOTT'S VENTILATING

CHIMNEY VALVE.

With internal action, and all the latest improvements.

Constructed for the ventilation of apartments generally.

REDUCED LIST OF PRICES—SUBJECT TO THE TRADE DISCOUNT.

	First size, 11 by 8.	Second size, 16 by 9.
Plain Iron Valve	6 0	8 6
Bronzed and Lacquered	7 6	10 6
Japanned, white with Gold lines	11 0	16 6
Ditto with Trellis-work	17 0	25 0
Brass Front, lacqd. or bronzed	13 6	18 6
Ditto with Trellis-work	19 0	27 6

Ventilators of any description made to order.

Manufactured by HART and SONS, 53, 54, 55, Wych-street, Strand, London.—Post-office orders payable at 306, Strand.